

## REMARKS

### *Claim Status*

There are 10 claims pending in the present application. The examiner has rejected all of the claims.

### *Claim Rejections - 35 U.S.C. § 112*

The examiner has rejected all of the claims as being based upon a disclosure that is non-enabling. The examiner has requested additional information that documents the level of skill and knowledge in the art of electronic graphical money representation.

The examiner has requested a statement of the specific improvements of the subject matter in the claims over the disclose prior art and Document entitled "E-Business Security Technologies" and an indication of the specific elements in the claimed subject matter that provides these improvements. The examiner has also requested the applicant cite the specific location in the specification that discloses or enables any steps plus function. This is provided below, with the citation appearing first and the indication of improvement afterwards.

In claim 1, the first step of providing at least two separate computer programs that are designed to communicate with each other over a multi-computer network, each separate computer program resident and runnable on a separate computer of the multi-computer network, at least one of the at least two separate computer programs further being a security server program for receiving and processing the secure transaction and at least one of the at least two separate computer programs further being a customer program may be found in the specification at least on page 17, lines 12 through 19.

The second step of running the security server program in a substantially continuous bases thereby making it available to receive secure transaction may be found in the specification at least on page 17, line 14.

The third step of running the customer program on an as needed basis for communicating with the security server program with the customer program across a first communication port may be found in the specification at least on page 17, lines 14 and 15.

The fourth step of receiving a dynamically assigned port address from the security server program, further, receiving from the security server program a public set of numbers and a security server intermediate value that was calculated using at least the public set of numbers may be found in the specification at least on page 20, lines 4-14.

This step where the customer program receives a dynamically assigned port address, coupled with the following step of switching the customer program to the dynamically assigned port address is new in the field and cannot be found in any of the cited prior art. This function provides a dynamic form of security since it would be difficult, if not impossible, for a "watching" program to follow the customer program to the dynamically assigned port address. The applicant notices an antecedent problem caused by his used of dynamically assigned port address and the second port address. Claim 1 has been amended above to removed this antecedent problem.

The fifth step of switching the customer program to the second port address for further communications with the security server program may be found in the specification at least on page 20, lines 4-14.

The sixth step of having the customer program calculate a customer intermediate value using at least the public set of numbers and a shared final value using at least the customer intermediate value and the security server intermediate value may be found in the specification at least on page 20, lines 18-23.

This step of having the customer program calculate a customer intermediate value and a shared final value using the customer intermediate value and the security server intermediate value is novel, an improvement and cannot be found in the cited prior art.

The seventh step of sending the customer intermediate value to the security server program may be found in the specification at least on page 20, lines 18-23.

This step, and the following step, sending the customer intermediate value to the security server and having the security server calculate a final shared value using the customer intermediate value and the security server intermediate value is novel, an improvement and cannot be found in the cited prior art.

The eighth step of having the security server program calculate the shared final value using the customer intermediate value and the security server intermediate value may be found in the specification at least on page 20, lines 18-23.

The ninth step of having both the security server program and the customer program create an encryption key using at least the shared final value may be found in the specification at least on page 22, lines 11-18.

This step of having both the security server and customer programs create an encryption key using at least the shared final value is novel, an improvement and cannot be found in the cited prior art.

The tenth step of having the customer computer encrypt transaction information using the encryption key may be found in the specification at least on page 23, lines 5-11.

The eleventh step of sending the encrypted transaction information to the security server program may be found at least on page 23, lines 10-11.

The twelfth step of having the security server program de-encrypt the encrypted transaction information may be found in the specification at least on pages 23, line 20 to page 24, line 11.

The thirteenth step of having the security server program process the transaction may be found in the specification at least on page 24, lines 12-16.

In claim 2, the limitation of the public set of numbers is at least a public prime number and a prime modulus number may be found in the specification at least on page 21.

In claim 3, the limitation wherein the customer intermediate value is further calculated using a customer selected random number and the security server intermediate value is calculated using a security server selected random number may be found in the specification at least on page 21, line 5.

In claim 4, the limitation wherein the shared final value is calculated by the customer computer program using at least the security server intermediate value, the customer selected random number, and the prime modulus; and the shared final value is calculated by the security server program using at least the customer intermediate value, the security server selected random number, and the prime modulus may be found in the specification at least one page 21.

In claim 5, the limitation wherein the step of creating an encryption key using at least the shared final value comprises at least the step of passing at least a portion of the shared final value through a further encryption algorithm may be found in the specification at least on page 22, lines 11-18.

In claim 6, the limitation wherein the further encryption algorithm is a one-way function may be found at least on page 22, liens 11-18.

In claims 7 and 8, the limitation having the customer computer program send customer profile information to the security server program for comparison with customer profile information previously stored on a computer memory accessibly by the security server program, thereby verifying the identity of the customer may be found in the specification at least on page 21, lines 1-18.

In claims 9 and 10, the limitation wherein the customer profile information comprises a pass phrase that may have white spaces and answers to customer created

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personal information questions may be found in the specification at least on page 18, lines 3-14.

No additional documents were required to respond to this office action, therefore no fees and/or certifications were required.

Therefore, the applicant respectfully requests that the examiner withdraw the instant rejection and allow all pending claims.

Respectfully submitted,

Date:

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